

## REMARKS

Claims 8 to 17 are pending in the present application. In view of the foregoing amendments and following remarks, it is respectfully submitted that all of the presently pending claims are allowable, and reconsideration is respectfully requested.

Claims 8 to 17 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over United States Patent No. 5,485,520 (“Chaum”) in view of U.S. Patent No. 5,485,520 (“Hoshino”).

Claim 8, as presented, relates to a method for posting debit information to a mobile integrated circuit card using a terminal, the terminal being in a wireless, secure communication with a computer, the method including performing a mutual dynamic authenticity test between the computer, the terminal and the integrated circuit card using at least one data word, the at least one data word constantly changing, generating, by one of the computer and the terminal, the debit information, transmitting a first data word of the at least one data word from the integrated circuit card to the terminal before an interrupt-sensitive time period, the first data word being generated for the mutual dynamic authenticity test, transmitting a particular signal from the terminal to the integrated circuit card during the interrupt-sensitive time period, the particular signal including a posting triggering signal, a posting data record, an identifier generated using the first data word and a second data word of the at least one data word generated by one of the computer and the terminal, checking, by the integrated circuit card, the identifier, posting, by the integrated circuit card, the debit information as a function of the posting data record, generating, by the integrated circuit card, a further identifier as a function of the second data word, and transmitting a confirmation signal and the further identifier from the integrated circuit card to the computer via the terminal, the confirmation signal being provided to indicate that the debit information has been posted, the confirmation signal being transmitted from the terminal to the computer one of during and outside of the interrupt-sensitive time period.

Chaum, by contrast, refers to a toll collecting system, in which an initial “commit” data package is sent from an in-vehicle unit (IVU) to a roadside collection station (RCS) immediately upon arriving at the roadside collection station (RCS), and a “challenge” data package is returned from the roadside collection station (RCS) to the in-vehicle unit (IVU). See col. 3, lines 10 to 35. If the in-vehicle unit (IVU) successfully receives the “challenge” data package, an appropriate toll amount is debited from an associated smart card, and a “payment” data package is transmitted from the in-vehicle unit (IVU) to the roadside collection station (RCS). See col. 3, lines 36 to 45. In this regard, the Chaum reference does

not disclose, or even suggest, a particular signal transmitted to the smart card, which includes a posting triggering signal, a posting data record, and an identifier generated using a first data word transmitted by the integrated circuit card before an interrupt-sensitive period and the second data word of at least one data word generated by either a computer or terminal in a secure, wireless communication with each other, as provided for in the context of claim 8. Instead, the Chaum reference refers to only one type of transmission to the smart card, the content of which is limited to “the amount of the computed toll charges, the charge station identity, the time of the transaction, etc.” Col. 16, lines 47 to 49. None of these elements transmitted to the smart card is an identifier which is generated using a first data word, as provided for in the context of claim 8. First of all, the amount of the computed toll charge is not unique to the transaction, as all vehicles of the same type are charged the same amount. Secondly, the charge station identity does not change from transaction to transaction, and therefore also does not serve the function of an identifier. Thirdly, the time is not useful for performing an authenticity test since a third party to the transaction can easily determine the time and therefore disrupt the transaction.

Moreover, even if time were used as the identifier, which is respectfully not conceded, claim 8 requires that the identifier be generated using a first data word, which is transmitted by the integrated circuit card to the terminal before an interrupt-sensitive period. Thus, the time signal transmitted to the smart card, as described by Chaum, is not equivalent to the identifier of the present application since it is not generated from a data word that is first transmitted (i.e., generated) in the smart card.

Moreover still, the smart card referred to by Chaum does not check such an identifier as a function of the posting data record, nor does the smart card referred to by Chaum generate a further identifier as a function of the second data word, as also required by claim 8.

Hoshino does not cure the foregoing deficiencies of Chaum. Indeed, the Office Action does not assert that Hoshino discloses or suggests these features of claim 8, and merely asserts that “Hoshino discloses the at least one data word constantly changing.” According, for at least these reasons, it is respectfully submitted that the combination of Chaum and Hoshino does not render claim 8 unpatentable.

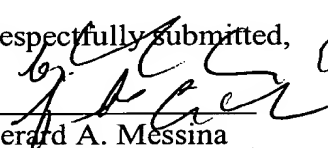
As regards to claims 7 to 17, which ultimately depend from claim 8 and therefore include all of the features recited in claim 8, it is respectfully submitted that the combination of Chaum and Hoshino does not render these dependent claims unpatentable for at least the same reasons given above in support of the patentability of claim 8.

For at least the reasons discussed above, withdrawal of the rejections of claims 8 to 17 is respectfully requested.

**CONCLUSION**

Applicants respectfully submit that all of the pending claims of the present application are now in condition for allowance. Prompt reconsideration and allowance of the present application are therefore earnestly solicited.

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